

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan, Detroit Division

In re Thomas J. Ciluffo, Jr. / Katrina N. CiluffoCase No. 12-60083

Debtor

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CitiMortgage, Inc.Court claim no. (if known): 6

Last four digits of any number

you use to identify the debtor's 4864

account:

Date of payment change:Must be at least 21 days after date of
this notice06/01/13

mm/dd/yyyy

New total payment:\$ 1,189.09

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change.

If a statement is not attached, explain why:

Current escrow payment: \$ 256.97New escrow payment: \$ 273.51**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:Current interest rate: New interest rate: Current principal and interest payment: \$ New principal and interest payment: \$ **Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ New mortgage payment: \$

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Kristy Evans

Date 05/09/13

Signature

Print: Kristy Evans

Title Bankruptcy Specialist

First Name Middle Name Last Name

Company CitiMortgage, Inc.

Address PO Box 6030

Number

Street

Sioux Falls, SD 57117-6030

City

State Zip Code

Contact phone (866)613-5636

Email Citi.Poc@citi.com



**U.S. Bankruptcy Court
Eastern District of Michigan, Detroit Division**

Debtor: **Thomas J. Ciluffo, Jr**
Katrina N. Ciluffo

Case No. 12-60083

CERTIFICATE OF SERVICE

I hereby certify that on I served a copy of this Notice and all attachments on the following by U.S.
Mail, postage prepaid:

Debtor: **Thomas J. Ciluffo, Jr**
Katrina N. Ciluffo
4464 LINVILLE DR
WARREN, MI 48092-3058

I hereby certify that on I served a copy of this Notice and all attachments on the following by
Electronic Notification:

Trustee: **David Wm Ruskin**
26555 Evergreen Rd Ste 1100
Southfield, MI 48076-4251

Debtors Counsel: **Jesse R. Sweeney**
30555 Southfield
Suite 400
Southfield, MI 48076

/s/Kristy Evans
Bankruptcy Specialist



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P.O. Box 6243
Sioux Falls, SD 57117-6243
Customer Service 1-800-283-7918*
TTY Services available: Dial 711 from the United States;
Dial 1-866-280-2050 from Puerto Rico

REPRESENTATION OF PRINTED DOCUMENT

Annual Escrow Analysis

Analysis Date: April 19, 2013

CASE#: 12-60083
THOMAS J CILUFFO JR
KATRINA N CILUFFO

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

Mortgage Payment

New Monthly Payment Amount: \$1,189.09

New Payment Effective: June 01, 2013

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	915.58	915.58
MONTHLY ESCROW PAYMENT	256.97	273.51
TOTAL PAYMENT	1,172.55	1,189.09

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through May, 2013)				\$1,359.83	\$1,462.03
JUN 13	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	1,568.69	1,670.89
JUL 13	265.00	656.00	HAZARD INSURANCE	1,177.69	1,279.89
JUL 13	.00	56.14	FHA MORTGAGE INSURANCE (MIP)	1,121.55	1,223.75
AUG 13	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	1,330.41	1,432.61
AUG 13	.00	1,000.00	CITY/TOWN TAX	330.41	432.61
SEP 13	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	539.27	641.47
OCT 13	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	748.13	850.33
NOV 13	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	956.99	1,059.19
DEC 13	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	1,165.85	1,268.05
DEC 13	.00	649.13	CITY/TOWN TAX	516.72	618.92
DEC 13	.00	201.20	SCHOOL TAX	315.52 (a)	417.72 (b)
JAN 14	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	524.38	626.58
FEB 14	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	733.24	835.44
MAR 14	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	942.10	1,044.30
APR 14	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	1,150.96	1,253.16
MAY 14	265.00	56.14	FHA MORTGAGE INSURANCE (MIP)	1,359.82	1,462.02
TOTALS:	\$3,180.00	\$3,180.01			

- Mortgage Insurance, if any, is not included in the required low point calculation.

Determining Your Escrow Shortage/Surplus

PROJECTED LOW-POINT:	315.52 (a)
REQUIRED LOW-POINT (Cushion):	417.72 (b)
TOTAL ESCROW SHORTAGE:	102.20

Under Federal Law, your shortage will be spread over a 12 month period.
If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

NOTE: If your shortage was paid in full, your new monthly payment would be:
\$1,180.58 (\$1,189.09 - \$8.51 (MONTHLY SHORTAGE DEPOSIT))

ESCROW SHORTAGE / ADVANCE COUPON PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

THOMAS J CILUFFO JR
KATRINA N CILUFFO

Shortage Amount:
\$102.20

CitiMortgage, Inc.
P.O. Box 688948
Des Moines, IA 50368-8948

AMOUNT ENCLOSED \$

If you prefer to pay all or part of the Shortage Amount, simply detach this coupon and mail it along with your payment for the Shortage Amount in the enclosed envelope.

Paying the shortage in full will lower your payment; however, your payment may not return to the previous amount. If your tax and/or insurance bill amounts have changed, we may now need to collect a different monthly amount for these bill(s), and this amount may be higher. If you have questions about increased bills, contact your insurance agent or tax authority directly.

Please allow 7 days from our receipt of the shortage payment to adjust your monthly payment.

Analysis Date:
Annual Escrow Analysis

April 19, 2013

Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/ DECREASE
MORTGAGE INSURANCE	737.29	742.17	-4.88
HAZARD INSURANCE	656.00	598.00	58.00
COMBINED TAXES	1,850.33	1,780.17	70.16

This is a statement of actual activity in your escrow account from April 1, 2012 through April 19, 2013. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$1,172.55 of which \$915.58 was for principal and interest and \$256.97 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:						\$1,085.43	\$1,094.82
APR 12	254.33	258.06 *	56.97	57.75	FHA MORTGAGE INSURANCE (MIP)	1,282.79	1,295.13
MAY 12	254.33	258.06 *	56.97	57.75	FHA MORTGAGE INSURANCE (MIP)	1,480.15	1,495.44
JUN 12	251.15	255.15 *	56.97	56.97	FHA MORTGAGE INSURANCE (MIP)	1,674.33	1,678.33
JUL 12	.00	255.15 *	656.00	598.00 *	HAZARD INSURANCE	1,018.33	1,335.48
JUL 12	251.15	.00 *	56.97	56.97	FHA MORTGAGE INSURANCE (MIP)	1,212.51	1,278.51
AUG 12	.00	255.15 *	56.97	56.97	FHA MORTGAGE INSURANCE (MIP)	1,155.54	1,476.69
AUG 12	251.15	.00 *	1,000.00	1,032.22 *	CITY/TOWN TAX	406.69	444.47
SEP 12	256.80	257.30	56.97	56.97	FHA MORTGAGE INSURANCE (MIP)	606.52	607.02
OCT 12	256.80	257.30	56.97	56.97	FHA MORTGAGE INSURANCE (MIP)	806.35	807.35
NOV 12	256.80	257.30	56.97	56.97	FHA MORTGAGE INSURANCE (MIP)	1,006.18	1,007.68
DEC 12	256.80	257.30	56.97	56.97	FHA MORTGAGE INSURANCE (MIP)	1,206.01	1,208.01
DEC 12	.00	.00	649.13	632.20 *	CITY/TOWN TAX	556.88	575.81
DEC 12	.00	.00	201.20	115.75 *	SCHOOL TAX	355.68	460.06
JAN 13	256.97	257.30	56.14	56.97	FHA MORTGAGE INSURANCE (MIP)	556.51	658.39
FEB 13	256.97	257.30	56.14	56.97	FHA MORTGAGE INSURANCE (MIP)	757.34	858.72
MAR 13	256.97	257.30	56.14	56.97	FHA MORTGAGE INSURANCE (MIP)	958.17	1,059.05
APR 13	.00	257.30 *	56.14	56.97	FHA MORTGAGE INSURANCE (MIP)	902.03	1,259.38
Totals:	\$3,060.22	\$3,339.97	\$3,243.62	\$3,120.34			

An asterisk (*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$400.64 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$400.66.

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

671-2249-0111B